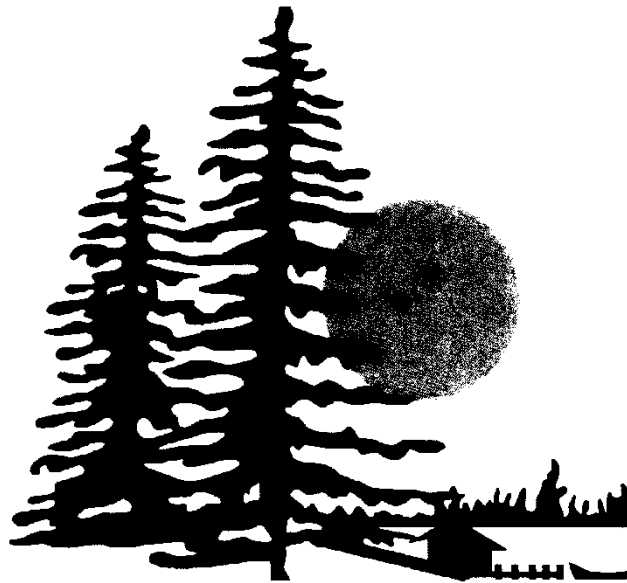


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**HOUSING ELEMENT**  
**TOWNSHIP OF MULLICA**  
**ATLANTIC COUNTY, NEW JERSEY**



Prepared by:

**Marathon Engineering & Environmental Services, Inc.**  
**5 South Third Street**  
**Hammonton, New Jersey 08037**

**December 29, 2008**

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**HOUSING ELEMENT  
TOWNSHIP OF MULLICA  
ATLANTIC COUNTY, NEW JERSEY**

**Prepared by:**

**Marathon Engineering & Environmental Services, Inc.  
5 South Third Street  
Hammonton, New Jersey 08037**

**December 17, 2008**

**The original of this report was signed and sealed in accordance with N.J.S.A. 45:14A-12.**

**Lance B. Landgraf, Jr, PP, AICP  
New Jersey Professional Planner License #5100**

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## **Section A. Summary of Fair Housing Act**

### **MULLICA TOWNSHIP**

#### **Summary of the Fair Housing Act**

The New Jersey Supreme Court stated in its Mount Laurel decision that all municipalities have a constitutional obligation to create a realistic opportunity for their fair share of the regional need for low and moderate income housing, including an opportunity for decent housing for at least some portion of their indigenous poor living in deficient housing.

The Fair Housing Act of July 2, 1985 provided a comprehensive planning and implementation process for this municipal constitutional obligation. As part of this process, each municipality must update their master plan to include a housing element/fair share plan. This Housing Element, to be included in the Mullica Township Master Plan, will satisfy this procedural requirement.

---

## **Section B. Housing Element**

Several components of the demographic, housing and employment circumstances have changed since the last Housing Element and Fair Share Plan was prepared in 2005. The 2000 Census has been adjusted since the preparation of the Plan and has revealed the following major changes:

1. The Township's population has increased from 5,912 persons in 2000 to 6,034 in 2007. This is an increase of approximately 2.0 percent. Accordingly, the gross density of the Township has increased from 103.92 persons per square mile of land area to 106.0 persons per square mile of land area.
2. The 1990 Census reported that the majority of the Township's population was between the ages of 18 and 64. This age group is still the largest portion of the Township's population in 2000.
3. The median household size of the Township has not changed significantly. The 1990 Census reported the median size at 2.83 persons per unit and the 2000 Census reported only a 0.04 persons per unit increase for a median of 2.87 persons per unit.
4. In 1990 the majority of Township's housing stock consisted of single family detached units (1,962). This housing type still accounts for approximately 90 percent of the housing stock in the municipality. Additionally, approximately 87 percent of the housing stock is owner occupied.

## Section C. Demographic Characteristics

### Population

Mullica Township is a slowly developing rural community that has undergone an increase of 2,643 residents since 1970. This increase from 3,391 persons in 1970 to 5,912 persons in 1990 is an increase of 42.6 percent. Thirty-one percent of this increase was between 1970 and 1980, eleven percent of this increase was between 1980 and 1990, and less than one percent of this increase was between 1990 and 2000. Since 2000, the Township of Mullica has increased by 122 person to a population of 6,034 in 2007. Also as previously indicated the gross density has increased from 103.9 persons per square mile to 106.0 persons per square mile.

**Table I**  
**Population Change**  
**Mullica Township and Atlantic County**

#### **Mullica Township**

<u>Year</u>	<u>Population</u>	<u>Population Change</u> <u>Number</u>	<u>Percent</u>
1970	3,391	--	---
1980	5,243	1852	31.3
1990	5,896	653	11.0
2000	5,912	16	0.3
2007	6,034	122	2.0

#### **Atlantic County**

1970	175,043	----	----
1980	194,119	19,076	7.5
1990	224,327	30,208	12.0
2000	252,522	28,225	11.2

---

2007	270,644	18,122	6.7
------	---------	--------	-----

Source: 1970, 1980, 1990, 2000, 2007 Census; Profile of General Demographic Characteristics, U.S. Bureau of Census

### **Population Composition by Age**

Mullica Township's overall population has remained relatively consistent since 1990, experiencing an increase on only 16 residents. While the population has remained constant, the population within each age group has changed. The largest population by age group within the municipality remains those members between the ages of 18 – 64 years. This age group is comprised of 3,688 of the 5,912 total Mullica Township residents or 62.3 percent of the population. While this group remains the largest sector of the population, a decline of less than one percent has been experienced since 1990. The group experiencing the largest gains since 1990 is the 5 – 17 year-old group, with an increase in population of approximately 12 percent. The only other group experiencing gains between 1990 and 2000 was the 65 and over age group. This group has increased by almost 6 percent since 1990. The most significant change in the Township's population occurred in the under 4 age group. This group experienced a decline of approximately 27 percent since 1990.



**Table II**  
**Population by Age 1990 & 2000**  
**Mullica Township**

	<u>1990</u> <u># Persons</u>	<u>% OF</u> <u>TOTAL</u>	<u>2000</u> <u># Persons</u>	<u>% OF</u> <u>TOTAL</u>	<u>Change 1990 - 2000</u> <u># Persons</u>	<u>% Change</u>
Under 4	486	8.3	354	6.0	-132	-27.2
5 - 17	1,111	18.8	1240	21.0	129	11.6
18 - 64	3,704	62.8	3688	62.3	-16	-0.4
65 & Over	<u>595</u>	<u>10.1</u>	<u>630</u>	<u>10.7</u>	<u>35</u>	<u>5.9</u>
	5,896	100.0	5,912	100.0	16	

Median 33.0

Median 36.9 years

Source: 1990 & 2000 Census; Profile of General Demographic Characteristics, U.S. Bureau of Census

## Section D. Existing Housing Characteristics

### Household Size

The size and make up of households in Mullica Township changed very little between 1990 and 2000. The overall number of household units has remained relatively constant. Likewise, the proportion of persons per unit has remained relatively unchanged. The median household size has decreased from 3.03 in 1990 to 2.87 in 2000.

**Table III**  
**Household Characteristics 1990 - 2000**  
**Occupied Housing Units by Tenure by Persons in Unit**  
**Mullica Township**

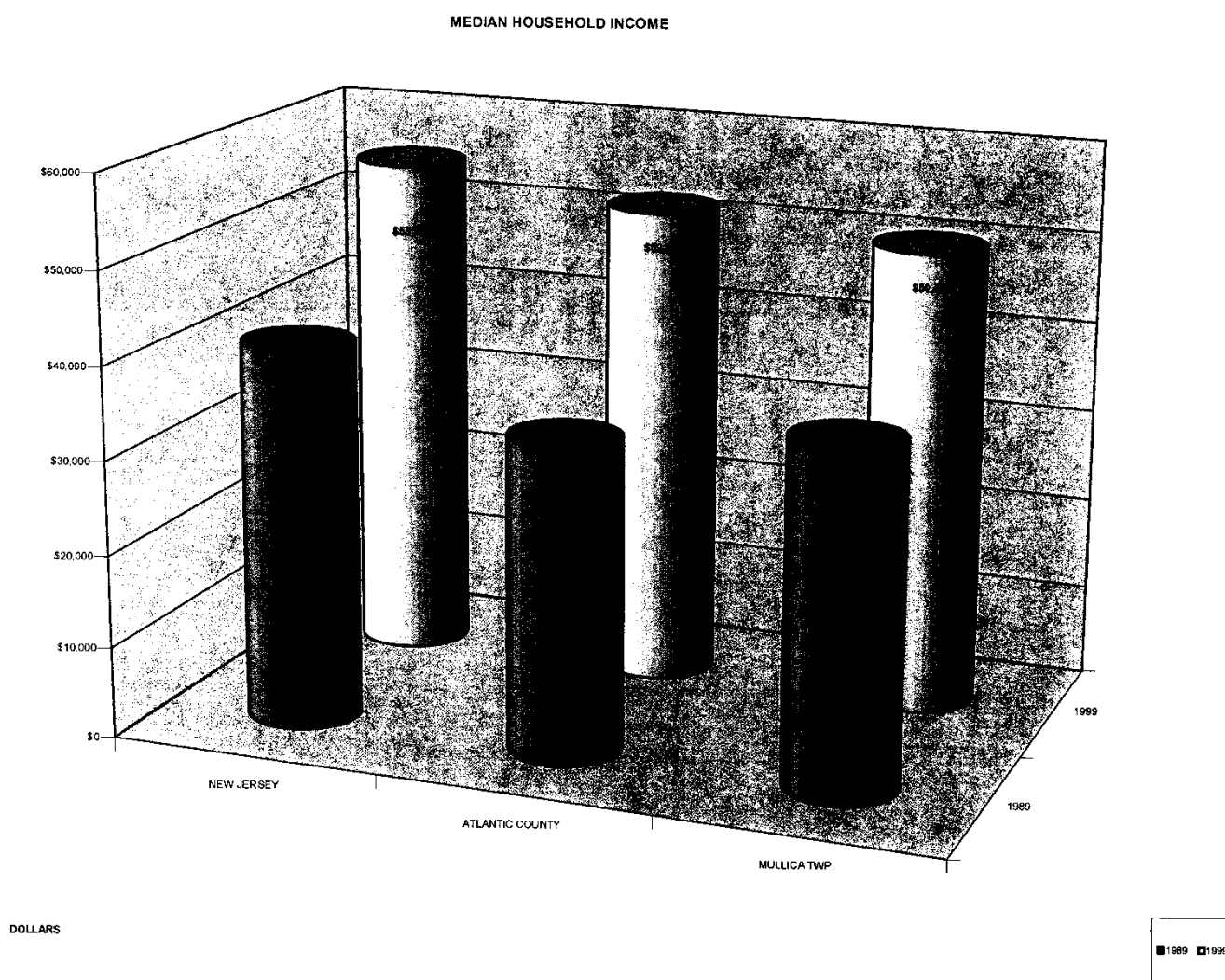
	<b>1990</b>		<b>2000</b>		<b>Change 1990 - 2000</b>	
	<b><u># Persons</u></b>	<b><u>%</u></b>	<b><u># Persons</u></b>	<b><u>%</u></b>	<b><u># Persons</u></b>	<b><u>%</u></b>
1 Per	331	17.2	396	19.4	65	19.6
2 Per	560	29.1	626	30.6	66	11.8
3 Per	350	18.2	369	18.1	19	5.4
4 Per	326	17.0	360	17.6	34	10.4
5 Per	213	11.1	174	8.5	-36	-16.9
6 or More	<u>143</u>	<u>7.4</u>	<u>119</u>	<u>5.8</u>	-24	-16.8
Totals	1,923	100.0	2,044	100.0		
Median Persons per Household	3.03		2.87			

Source: 1990 & 2000 Census; Occupied Housing Units, U.S. Bureau of Census

### Income

Although the income levels provided in Table IV have not been adjusted to reflect inflation, they still indicate the overall change within the State, County and Township. The Median Household Income has increased by over 23 percent in Mullica Township, Atlantic County and the entire State

of New Jersey from 1989 to 1999. The Median Per Capita Income also increased by over 25 percent during the same period for all three previously stated categories. Both Atlantic County and Mullica Township increased proportionally with the state as a whole and these Median Household and Per Capita Incomes are still below the States figures.



**Table IV**  
**Per Capita and Household Income, 1989 & 1999**  
**Mullica Township, Atlantic County, State of New Jersey**

	<u>1989</u>	<u>1999</u>	<u>Percent Change</u>
<b><u>Median Household Income</u></b>			
New Jersey	40,927	55,146	25.8
Atlantic County	33,716	52,230	35.4
Mullica Township	36,762	50,417	27.1
<b><u>Median Per Capita Income</u></b>			
New Jersey	18,714	27,006	30.7
Atlantic County	16,016	26,140	38.7
Mullica Township	13,859	19,764	29.9

Source: 1990 & 2000 Census; Profile of Selected Economic Characteristics, U.S. Bureau of Census

#### **Housing Unit Data**

As can be seen in Table V, 86.7 percent of the housing units in Mullica Township are owner occupied and over 93 percent are year round residents. Of the Township's 2,176 household units, 1,962 are single family detached dwellings.

**Table V**  
**Housing Unit Data 2000**  
**Mullica Township**

<u>Unit Type</u>	<b>Mullica Township</b>	
	<u>Number</u>	<u>Percent</u>
Year Round	2,044	93.9
Vacant, Seasonal & Migratory	<u>132</u>	<u>6.1</u>
Total	2,176	100.0
<b><u>Tenure of Units</u></b>		
Owner Occupied	1,772	86.7
Renter Occupied	<u>272</u>	<u>13.3</u>
Total	2,044	100.0

Source: 2000 Census; Profile of General Demographic Characteristics, U.S. Bureau of Census

#### **Tenure of Households**

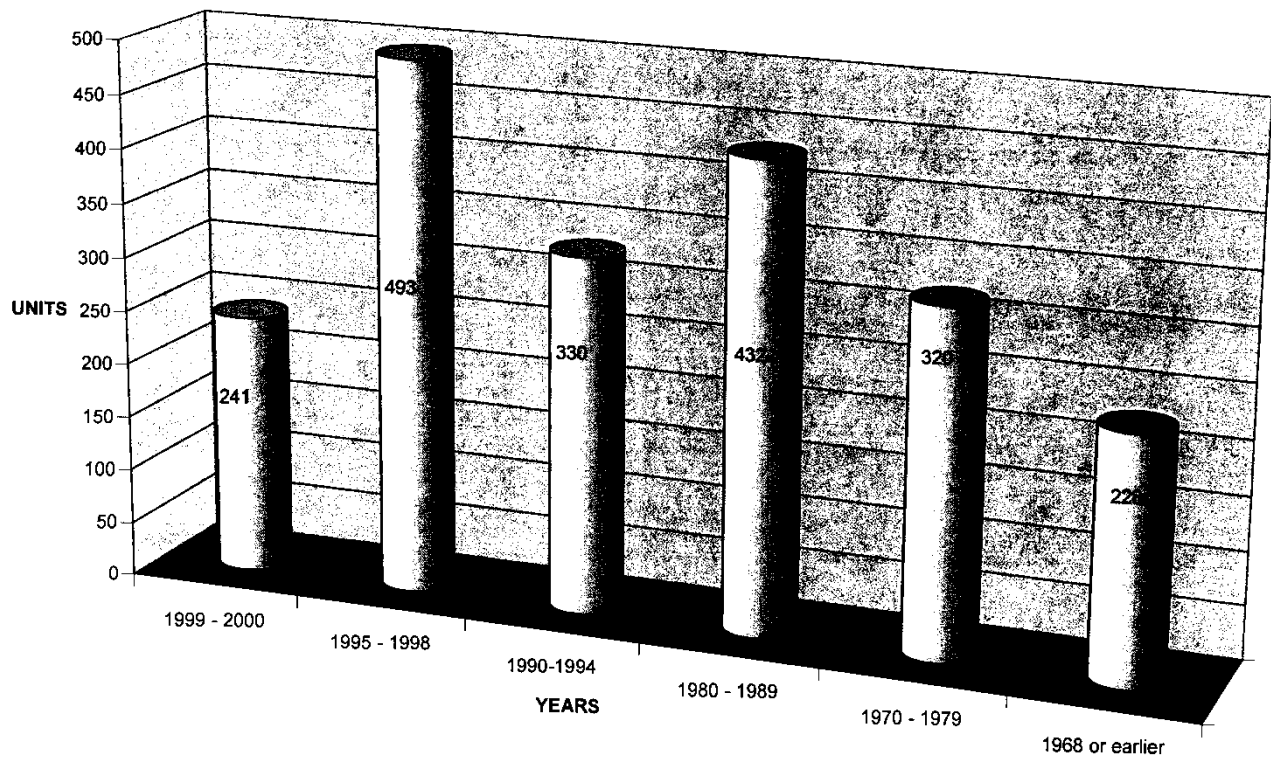
Since the majority of the households within Mullica Township are owner occupied, the turnover in housing is minimal. The vast majority, over 88 percent of the Township's residents, has been in their current residence since at least 1970.

**Table VI**  
**Occupied Housing Units by Tenure 2000**  
**Mullica Township**

<b>Year Households Moved Into Unit</b>	<b>Mullica Township</b>	
	<u>Number</u>	<u>Percent</u>
1999 - 3/2000	241	11.8
1995 - 1998	493	24.1
1990 - 1994	330	16.1
1980 - 1989	432	21.1
1970 - 1979	320	15.7
1969 or earlier	<u>228</u>	<u>11.2</u>
Total	2,044	100.0

Source: 2000 Census; Profile of Selected Housing Characteristics, U.S. Bureau of Census

### OCCUPIED HOUSING UNITS BY TENURE



### Housing Unit Type and Characteristics

As seen in Table VII, the principle type of housing within Mullica Township is single family detached units. A total of 1,962 single family detached dwellings existed as of 2000 within the Township. This represents 90 percent of housing stock of the municipality. The age of the housing stock is also shown in Table VII. It shows that 40 percent of the Township's units were built since 1970. Approximately half of the dwellings built during this period were constructed between 1980 and 1989.

**Table VII**  
**Housing Unit Characteristics 2000**  
**Mullica Township**

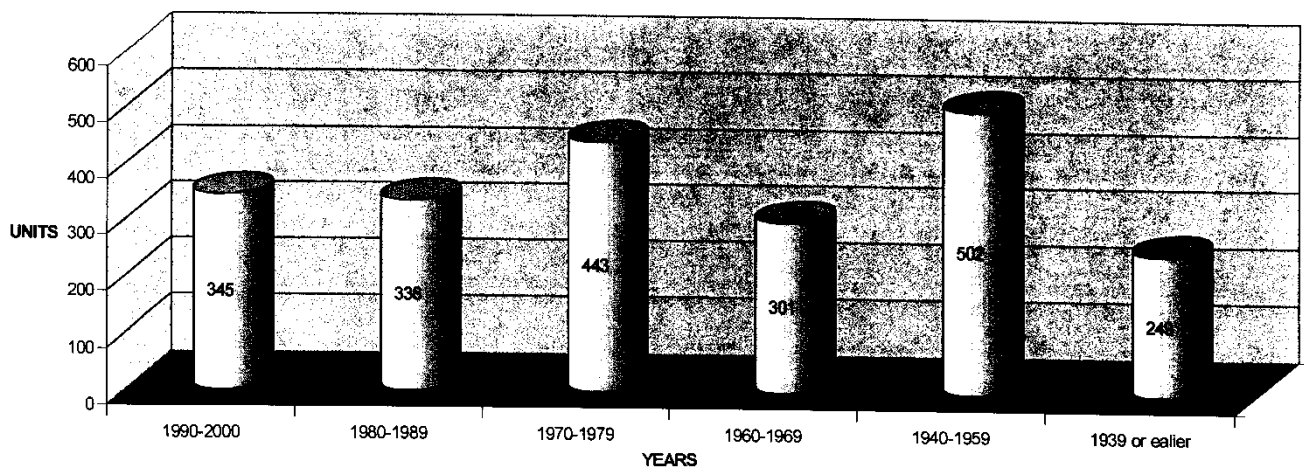
<b>Characteristics</b>		
<b><u>Total Units</u></b>	<b><u>Number</u></b>	<b><u>Percent</u></b>
<b><u>Year Structure Built:</u></b>		
1999 - 3/2000	80	3.7
1995 - 1998	130	6.0
1990 - 1994	135	6.2
1980 - 1989	336	15.4
1970 - 1979	443	20.4
1960 - 1969	301	13.8
1940 - 1959	502	23.1
1939 or earlier	<u>249</u>	<u>11.4</u>
Total	2,176	100.0

**Units at Address:**

Single Family Detached	1,962	90.2
Single Family Attached	34	1.6
Two or more units	34	1.6
Mobile Home	146	6.6
Other	<u>0</u>	<u>0</u>
Total	2,176	100.0

Source: 2000 Census; Profile of Selected Housing Characteristics, U.S. Bureau of Census

**HOUSING CHARACTERISTICS**



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### **Housing Conditions**

The Council on Affordable Housing has established six factors that determine if a housing unit is deficient. Those factors have been outlined as they relate to Mullica Township and Atlantic County in Table VIII. The Housing Conditions within both Atlantic County and Mullica Township are exceptional. Less than one percent of the units in both Mullica Township and Atlantic County units lack complete plumbing facilities. Only 4.9 percent of the Township's units have more than 1.01 persons per room, while the County has roughly the same percentage, 5.4 percent. Approximately 11 percent of the housing stock was built before 1940 within the Township, so the majority of the units are relatively new. Only 4.1 percent (85 units) use a nonstandard source for heating fuel. Lastly, only 65 units within the Township do not maintain a telephone.



**Table VIII**  
**Housing Condition**  
**2000 - Housing Condition Indicators**  
**Mullica Township & Atlantic County**

		<b>Mullica Township</b>		<b>Atlantic County</b>	
		<b><u>No.</u></b>	<b><u>%</u></b>	<b><u>No.</u></b>	<b><u>%</u></b>
1.	Status of Plumbing Facilities lacking complete plumbing exclusive use:	10	0.5	419 occupied units	0.4
2.	Persons per unit	101	4.9	5,192	5.4
3.	Age of housing built before 1940:	249	11.4	13,685 occupied units	14.4
4.	Telephone Availability lack of availability	65	3.2	2,015 occupied units	2.1
5.	Non standard heating fuel use at coal, coke, wood or no fuel for heating:	85	4.1	971 occupied units	n/a

Source: 2000 Census, Profile of Selected Housing Characteristics U.S. Bureau of Census

### **Housing Values**

The majority of the owner occupied household units within the Township fell within the \$50,000 to \$149,999 ranges. The same can be said for Atlantic County housing units (see Table IX). Accordingly, the Housing values in both the Township and County are moderate in nature.

**Table IX  
Housing Values - 2000  
Owner Occupied  
Mullica Township**

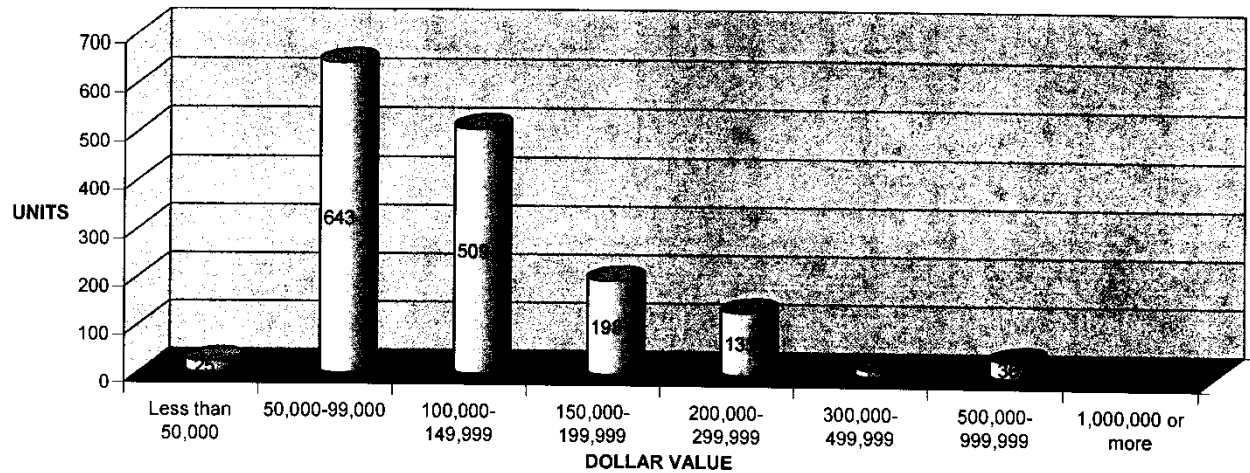
<b><u>Value</u></b>	<b>Mullica Township</b>		<b>Atlantic County</b>	
	<b><u>No.</u></b>	<b><u>%</u></b>	<b><u>No.</u></b>	<b><u>%</u></b>
Less than \$ 50,000	25	1.6	1,066	2.0
\$ 50,000 - \$ 99,999	643	41.2	15,730	29.8
\$100,000 - \$149,999	509	32.6	20,516	38.9
\$150,000 - \$199,999	198	12.7	8,675	16.5
\$200,000 - \$299,999	133	8.5	4,710	8.9
\$300,000 - \$499,999	15	1.0	1,372	2.6
\$500,000 - \$999,999	36	2.3	523	1.0
\$1,000,000 or more	<u>0</u>	<u>0.0</u>	<u>137</u>	<u>0.3</u>
Total Owner Occupied Housing Units	1,559	100.0	52,729	100.0

Median Housing Value = \$109,000(Mullica Township)

Median Housing Value = \$122,000 (Atlantic County)

Source: 2000 Census, Profile of Selected Housing Characteristics, U.S. Bureau of Census

### HOUSING VALUES IN MULICA TOWNSHIP



### Contract Rents

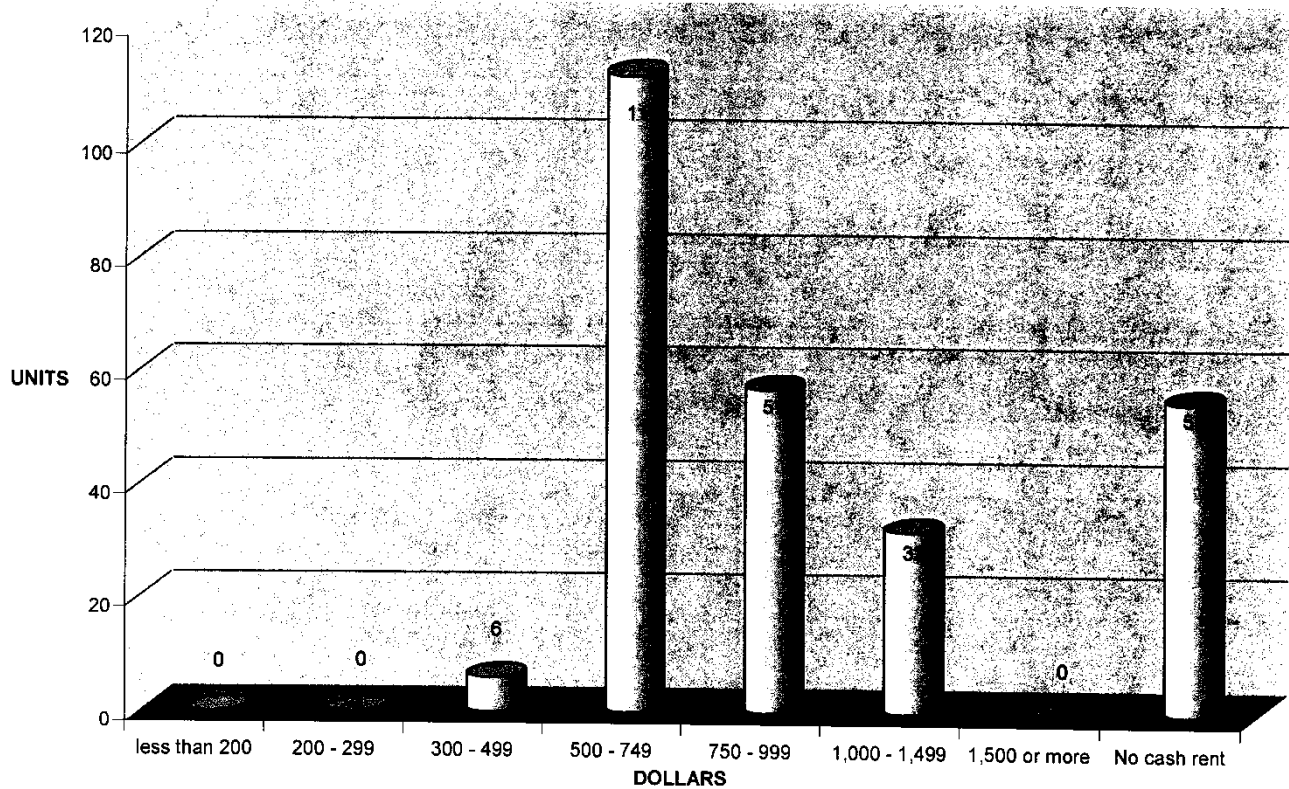
The Township has a minimal number of multifamily units available for rent, however the median rent of those 262 units is within the rents required to meet the low and moderate income households. The median rent within the Township is \$733.00.

**Table X**  
**Contract Rents - 2000**  
**Mullica Township**

<u>Value</u>	<u>No.</u>	<u>%</u>
<b><u>Contract Rent</u></b>		
Less than \$200	0	0
\$ 200 - \$ 299	0	0
\$ 300 - \$ 499	6	2.3
\$ 500 - \$ 749	112	42.7
\$ 750 - \$ 999	57	21.8
\$1,000 - \$1,499	32	12.2
\$1,500 or more	0	0
No cash rent	55	21.0
Specified Renter Occupied Units	262	
Median Contract Rent	\$733	

Source: 2000 Census; Profile of Selected Housing Characteristics, U.S. Bureau of Census

CONTRACT RENTS-1990



### Future Housing Construction

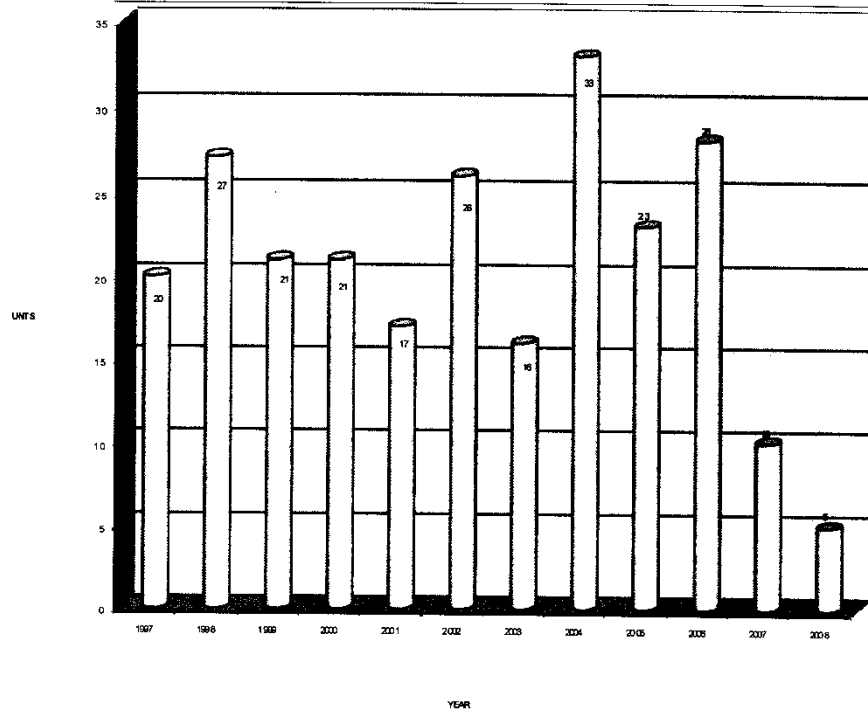
As shown in Table XI, a total of 237 building permits were issued between 1997 and 2008 in the Township of Mullica. All were for single family dwellings. No permits for multifamily dwellings have been issued in the study time frame. Since 1997, 53 demolition permits have been issued. The rate of building permit issuance has remained relatively constant between 1997 and 2006. In 2007 and 2008 the issuance of buildings has decreased significantly. In this two year period, only 15 building permits have been issued. The largest period of building permits being issued in 2004 when thirty-three permits were issued. Currently, the Township contains a very large amount of vacant land, however, due to the regulations contained in the Pinelands Comprehensive Management Plan, the development potential of this vacant land is severely limited.

**Table XI**  
**Dwelling Units Authorized by Building Permit**  
**Mullica Township**

<u>Year</u>	<u>Total</u>	<u>Single Family</u>	<u>2-4 Family</u>	<u>5+ Family</u>
1997	17	17	0	0
1998	23	23	0	0
1999	19	19	0	0
2000	17	17	0	0
2001	17	17	0	0
2002	25	25	0	0
2003	20	20	0	0
2004	33	33	0	0
2005	23	23	0	0
2006	28	28	0	0
2007	10	10	0	0
2008	5	5	0	0

Source: N.J. Department of Community Affairs, Building Permits 1997 – 2008

BUILDING PERMITS ISSUED



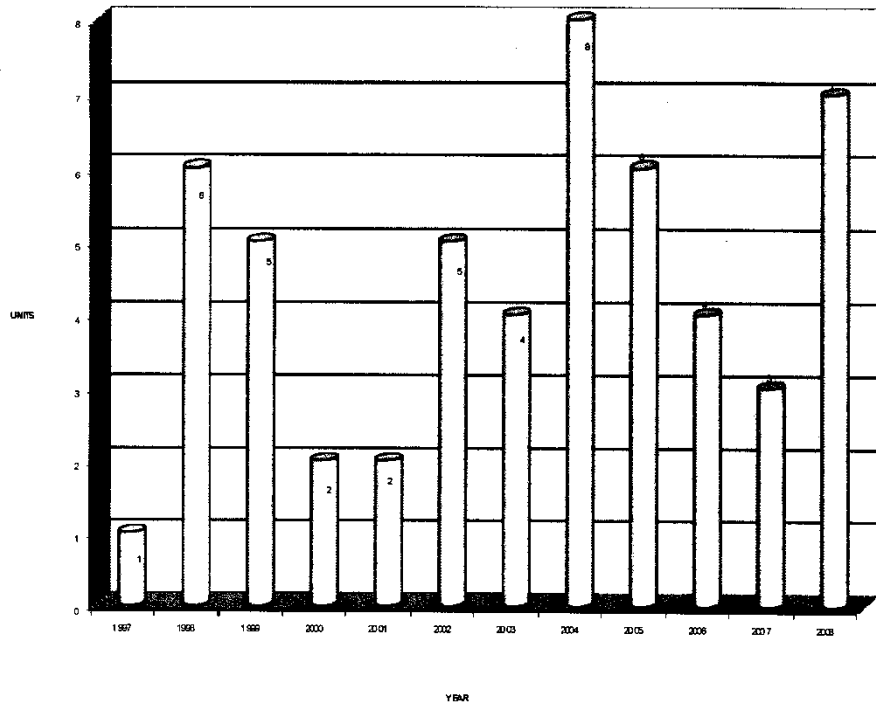
**Table XII**  
**Dwelling Units Removed by Demolition Permit**  
**Mullica Township**

<u>Year</u>	<u>Total</u>
1997	1
1998	6
1999	5
2000	2
2001	2
2002	5
2003	4
2004	8
2005	6
2006	4
2007	3
2008	7

**Source: N.J. Department of Community Affairs, Demolition Permits 1997 – 2008**



DEMOLITION PERMITS ISSUED



## **Section E. Employment Characteristics**

### **Jobs In Mullica Township**

Table XIII exhibits the employment base for both Mullica Township and Atlantic County. A total of 445 jobs exist within the Township as of 2005. The total number of jobs within Atlantic County is 135,918. Mullica Township provides approximately 0.3 percent of the jobs countywide.

**Table XIII**  
**Employment Data**  
**Covered Private Sector Employment 2005**  
**Mullica Township and Atlantic County**

	<b>Mullica Township</b>	<b>Atlantic County</b>
<b><u>Year</u></b>	<b><u>No. of Jobs</u></b>	<b><u>No. of Jobs</u></b>
2005	445	135,918

**Source: N.J. Department of Community Affairs, Metropolitan Planning Organization (MPO) Numbers.**

---

## **Section F. Bibliography**

### **BIBLIOGRAPHY**

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New Jersey Department of Community Affairs, Demolition Permits Issued, 1997, 1998, 1999, 2000, 2001, 2002, 2003, 2004, 2005, 2006, 2007 & 2008.

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**2008 Master Plan  
Fair Share Plan and Spending Plan  
Township of Mullica  
Atlantic County, New Jersey**

Adopted after a public hearing by Resolution by the  
Township of Mullica Planning Board on December 29, 2008

Endorsed by Resolution by the Township of Mullica Committee on December 29, 2008

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**2008 Master Plan  
Fair Share Plan and Spending Plan  
For the  
Township of Mullica  
Atlantic County, New Jersey**

***MAYOR***

William Kennedy

***COMMITTEE MEMBERS***

Michael St. Amour, Deputy Mayor  
Bernard Graebener  
Janet Forman  
Kathy Chasey

***PLANNING BOARD***

John Malkin, Chairman  
William Kennedy, Mayor  
Bernard Graebener, Committeeman

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Prepared By:

  
Tiffany A. CuvIELLO, AICP, PP#5533

The original of this document was signed and  
sealed in accordance with NJAC 13:41-1.3.b

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## I. INTRODUCTION

Every municipality in New Jersey has a constitutional obligation to provide a realistic opportunity to create a fair share of affordable housing. This obligation was established as a result of the Mount Laurel decisions decided by the Supreme Court of New Jersey and the adoption of the Fair Housing Act of 1985. In accordance with the Municipal Land Use Law, a municipality may not adopt a zoning ordinance unless it has adopted a Housing Element. (NJSA 40:55D-1 et. seq.). A Fair Share Plan addressing how the municipality will provide for affordable housing is an essential component of the Housing Element. Pursuant to NJSA 52:27D-310 the Housing Element is required to include the following:

- An inventory of the municipality's housing stock;
- a projection of future housing including the probable construction of low and moderate income housing over the next ten years;
- an analysis of the municipality's demographic characteristics and employment;
- a determination of the municipality's present and prospective fair share of affordable housing; and

- a consideration as to how to provide for the construction of said affordable housing.

Municipalities are encouraged to file and request certification of their Housing Element and Fair Share Plan with the Council on Affordable Housing (COAH). COAH provides rules and regulations that guide municipalities in providing affordable housing. By having a plan certified by COAH a municipality is granted a presumption of validity against allegations of exclusionary zoning; otherwise known as a builder's remedy lawsuit for a period of up to ten (10) years.

This report is designed to update and amend the Township's Fair Share Plan by addressing COAH's Round III regulations. On November 21, 2005 the Township Planning Board adopted a Housing Element and Fair Share Plan. The Housing Element is being updated as a separate document. The new Housing Element contains updated demographic information consistent with the Petition application prepared and required by COAH.

## II. FAIR SHARE PLAN

### Background:

Mullica Township received substantive certification from the Council on Affordable Housing (COAH) for its first round 1987-1993 affordable housing obligation. On March 4, 1998 the Township received certification of its second round plan. COAH granted extended substantive certification on March 9, 2005. The Round II plan approved by COAH carried through a vacant land adjustment resulting in a rehabilitation obligation of 36 units and an unmet need of 39 units.

On November 21, 2005 the Township adopted a Round III Housing Element and Fair Share Plan. This plan was not certified due to a change in COAH's regulations. The Township of Mullica has prepared this plan to meet the December 31, 2008 filing deadline for a revised Round III Fair Share Plan.

On December 20, 2004, COAH adopted their third round rules.

COAH's Round Three Rules have resulted in a growth share obligation which requires the Township to create a percentage of an affordable housing unit for every housing unit constructed and for every square foot of new non-residential development constructed. The growth share formula must be used for the period 2004-2018, thus any development that has occurred in the Township since January 1, 2004,

has resulted in an additional affordable housing obligation.

Subsequent to the adoption of the growth share regulations in 2004 numerous amendments and challenges have resulted in a new set of regulations to be followed. This plan is designed to address the regulations as they exist in December of 2008. It is understood that the regulations may change again after all legal remedies are exhausted. Thus this plan may be revised again in the future as appropriate.

Council on Affordable Housing (COAH) regulations define low income households (those earning up to 50% of the moderate household income) and moderate income households (those earning from more than 50% to 80% of the moderate household income). The figures are adjusted for household size and the municipality's housing region.

Mullica Township is part of Region Six, which includes Atlantic, Cape May, Cumberland and Salem Counties. The 2008 COAH Regional Income Limits for Region Six (based on household size) range from \$22,678 (one person) to \$42,763 (eight persons) for the upper limit of low income families. Income limits range from \$36,284 (one person) to \$68,421 (eight persons) for the upper limit of moderate income. Median income for Region 6 in 2008 ranges from \$45,355 to \$85,527, the Township's median income in 1999 was reported at \$50,419.



**Round II Plan Unmet Need:**

The Township of Mullica received first and second round certification from COAH. Second Round certification was granted by COAH on March 4, 1998. The Township received a vacant land adjustment in Rounds I and II that resulted in a zero unit Realistic Development Potential and an Unmet Need of 39 units.

The conditions in the Township that warranted the granting of a vacant land adjustment remain constant and have not changed. The Township is governed by the Pinelands Commission which regulates density of land uses. More than 65% of the Township is

located in either a Preservation Area, Forest Area or Rural Development Designation. The minimum lot size in these areas ranges from 3.6 acres to 31 acres. The Township is also severely constrained by wetlands and buffers. Finally there are no public sewers or public water lines in the Township.

The Round II Plan certified by COAH on March 4, 1998 granted a waiver from addressing unmet need. The conditions in the Township which warranted this waiver remain constant and have not changed. Thus the Township continues to rely on the waiver of unmet need granted by COAH.

### Round III COAH Analysis:

#### **Rehabilitation Component**

The Township of Mullica has a rehabilitation requirement of 26 units. The Township works with Atlantic County Improvement Authority to rehabilitate properties as well as conducting rehabilitations through a local program. Since April of 2000 the Township and the County have rehabilitated a total of 46 units. The Township of Mullica has exceeded the rehabilitation obligation.

In 1997 the Township of Mullica entered into a interlocal services agreement with the Atlantic County Improvement Authority to administer the Township's Small Cities Program for Housing Rehabilitation. Since April of 2000 this program has rehabilitated 14 units in the Township.

In 1996 the Township created the Mullica Township Rehabilitation Committee (MTRC). This committee reviews and recommends to the Governing Body emergency loans for housing rehabilitation. This program began with funds from the Community Development Block Grant Program and Small Cities Grants. The program utilizes re-captured funds to create a revolving loan fund for the purposes of emergency rehabilitation to low- and very low-income households. Repayment is made if the applicant sells the property at a rate of 50% or 100% dependant upon the applicant's income level. All loans are interest free.

Since the inception of the Mullica Township Rehabilitation program 59 units have been rehabbed. Since April of 2000 32 units have been rehabilitated. This program has been very successful in helping low-income households.

## Residential Component

There are two elements in calculating the Township's affordable obligation generated by residential development: an obligation based upon Certificates of Occupancy which have already been issued, and a projected obligation based upon anticipated future residential development.

The following table identifies the total residential certificates of occupancy and demolition permits which have been issued from 2004 to August of 2008. This development has generated an affordable housing obligation of 24.5 units, 18 if demolition permits are deducted. Pursuant to a pending amendment to N.J.A.C. 5:97-2.5(a)v, the Township may deduct from its growth share obligation any unit that was demolished and replaced by the same owner. The Township will provide the necessary documentation to permit the exclusion of the demolition permits as permitted under N.J.A.C. 5:97-2.5(a)v, as part of any required monitoring reports.

COAH has estimated that the Township of Mullica will create 245 new housing units between 2004 and 2018. This would generate a projected growth share obligation of 49 units based on residential development.

In 2004 there were 38 certificates of occupancy issued for residential structures in the Township. In 2007 there were only 15 CO's issued.

Year	2004	2005	2006	2007	2008 (to Aug)	Total	CO's	Units
Certificates of Occupancy	38	19	20	15	6	98	98	24.5
Demolition Permits	8	6	4	3	5	26	26	N/A
Total	30	13	16	12	1	72	72	18

Over the three-year span from 2004 to 2007 the residential growth in the Township dropped by 60%. To further illustrate the changes in the residential growth in the Township, in the first half of 2008 only 6 CO's were issued. This is a considerable change in growth patterns in the Township and reflects a future growth rate much less than anticipated by the COAH projections.

The change in the economy is not the only factor impacting the future residential growth in Mullica Township. The entire Township is under the jurisdiction of the Pinelands Commission which regulates the density of land. A majority of the Township is located in the Forest Area which permits a minimum lot size of 25 acres.

## Non-Residential Component

An analysis of non-residential development in Township of Mullica has also been conducted. The following table identifies the total square footage of non-residential development which certificates of occupancy and demolition permits have been issued for from 2004 through August of 2008. Accordingly, the Township has realized an obligation of 1.49 affordable housing units from non-residential development.

COAH has estimated that the Township of Mullica will create 152 jobs between 2004 and 2018. This would generate a projected growth share

obligation of 9.50 units based on non-residential development. The Township believes this projection is high given the past non-residential growth Mullica has experienced and the availability of land to accommodate non-residential development. If we take the average non-residential growth from 2004 through 2007 you would create 6 new jobs per year. Extrapolating that over the next 10 years would result in 60 new jobs, for a total of 84 jobs. This is 45% less than the growth projected by COAH.

COs Issued	-	-	-	-	-	360	1	-	-	360
Demolitions	-	-	-	-	-	-	-	-	-	-
Net (Use Group: B)	-	-	-	-	-	360	1	-	-	1
COs Issued	-	-	-	-	-	7,600	9	-	-	7,600
Demolitions	-	-	-	-	-	-	-	-	-	-
Net (Use Group: F)	-	-	-	-	-	-	9	-	-	9
COs Issued	12,122	12	-	-	1,600	2	-	-	-	13,722
Demolitions	-	-	-	-	-	-	-	-	-	-
Net (Use Group: S)	-	12	-	-	-	2	-	-	-	14

## Challenges to Projections

The Township of Mullica is under the jurisdiction of the Pinelands Commission. As such the Commission determines land density. The majority of the Township is located in low density or preservation districts. Over 75% of the total land area in the Township is located in either an Agricultural Production, Forest Area of Preservation Area designation. This leaves very little land for future development. Additionally there are no public sewers or public water in the Township.

As part of the Township's approved Vacant Land Adjustment it was determined and approved by COAH that Mullica had a zero unit Realistic Development Potential. COAH also agreed to waive the requirements to plan for unmet need due to our lack of infrastructure. Therefore the Township reserves the right to amend this plan and challenge COAH projections with respect to residential and non-residential growth.

## Regional Planning Entity

Pursuant to the Fair Housing Act (NJSA 52:27D-329.9.18.c(2)) the Pinelands Commission was named as a Regional Planning Entity. As such the Commission has the authority to change a municipal obligation by no more than 50% where the coordination of regional affordable housing opportunities exists. In the instance of Mullica Township there exists considerable environmental concerns as is evidenced through the amount of land area located in low density zoning districts as prescribed by the Pinelands Commission. Additionally, the Township does not offer extensive employment opportunities or convenient access to infrastructure.

As such the Pinelands Commission has the ability to adjust the municipal obligation by no more than 50%. In the instance of Mullica

Township we believe there warrants consideration for a downward adjustment of the total Round III obligation due to the above stated concerns. However, the Pinelands Commission has not implemented any regulations that would guide them in how to determine where these adjustments would be warranted.

For this reason, the Township of Mullica believes it is inappropriate to approve the Fair Share Plan until such time that the Pinelands Commission determines how to address their role in the affordable housing planning process. This is further complicated by the fact that the Pinelands Commission is currently proposing changes to their land capability map that would alter the boundaries of the Forest Area districts. While these issues are on-going and unresolved the Township believes it is impossible to complete a Fair Share Plan.

However, COAH has implemented a December 31, 2008 deadline for all plans to be submitted. For this reason the Township of Mullica reserves the right to amend this plan following the Pinelands Commissions completion of changes to the Land Capability Map and after their role as a Regional Planning Entity is understood.

The Township of Mullica also reserves the right to further amend the round III plan once all appeals are exhausted with respect to the existing regulations and all amendments to the regulations are finalized.

### **Round III Plan Proposals:**

Based upon COAH's projections, the Township's affordable housing obligation for Round III is estimated at 59 units. The Township intends to implement various provisions in order to satisfy this projected obligation.

#### **Supportive Housing**

The Arc of Atlantic County in cooperation with Collaborative Support Programs of NJ is in the process of reconstructing a new group home on the White Horse Pike (Block 10024, Lot 6). The home will contain 4 bedrooms for the developmentally disabled. All of the units will be restricted to very low-income individuals. The Arc is licensed under NJ Department of Human Services. The new facilities will carry a 30-year deed restriction. Under N.J.A.C. 5:97-6.10 the facility will qualify for 4 credits.

Arc of Atlantic County – 4 credits

Career Opportunity Development operates a facility at 3803 Reading Avenue (Block 3923, Lot 3). The facility contains 4 bedrooms and was opened in 2000. The property is located in the Forest Area zoning district. The Township will work with Career Opportunity Development to complete the necessary forms in order to qualify for credits.

Career Opportunity Development – 4 credits

The Township intends to work with organizations similar to the Arc of Atlantic County and Career Opportunity Development to create a third group home in the Township. This is part of the Township's future affordable housing planning and will be implemented before the end of 2018. It is anticipated that a third group home would accommodate a minimum of four bedrooms, similar to the above units.

Future Group Home – 4 credits

The total anticipated credits for supportive housing through 2018 is 12 credits of which 8 units will qualify as very low-income units.

#### **Miscellaneous Provisions**

The Township of Mullica will work with Habitat for Humanity in creating affordable housing opportunities. The Township owns property that would be suitable for development. The Township will review the parcels to see if they meet the needs for Habitat for Humanity and donate them as appropriate. It is anticipated that up to 5 units can be created with Habitat for Humanity on Township property. The Township will look to work with Habitat for Humanity to create two of these units as very low-income units.

Habitat For Humanity – 5 credits

The Township has conducted an inventory of existing apartments. There are 24 buildings containing rental units along the White Horse Pike. The Township intends to work with the property owners to facilitate the inclusion of some of these existing units into this plan. This can be done in instances where the property may qualify as an area in need of rehabilitation and receive tax abatements for improvements. In doing so the Township will look to incorporate deed restrictions in accordance with COAH regulations so that these units will qualify as affordable units.

Apartments – Up to 10 credits

The Township intends to implement a Market to Affordable Program for up to 6 units (10% of our total projected obligation) pursuant to NJAC 5:97-6.9. The Township also plans to include another 9 units after the success of the first 6 units is demonstrated in accordance with

NJAC 5:97-6.9(b)4.

The Township will solicit funds from the newly created statewide Affordable Housing Trust Fund to implement this program. (New Jersey Affordable Housing Trust Fund established pursuant to section 20 of P.L. 1985, c.222 as amended by section 17 of P.L.2008, c.46 (C.52:27D-320).) A minimum of \$25,000 will be provided for each moderate-income unit and \$30,000 for each low-income unit will be requested. It is anticipated however that a much greater subsidy will be necessary in order to facilitate the buy-down of existing units. The Township will look for units in foreclosure that would offer a greater opportunity for this program.

#### Market to Affordable Program – 15 credits

As noted earlier, the Township has successfully implemented a local rehabilitation program for low- and very low-income households. This program requires repayment at the time of sale for each unit that is given a loan. A repayment of 100% is required for households that are low-income and 50% for very low-income households. Since COAH does not permit a municipality to utilize rehabilitated units to meet a growth-share obligation the Township intends to modify the existing rehabilitation program.

As proposed the Township will offer 100% forgiveness of a loan if the unit is resold as an affordable housing unit in accordance with the UHAC regulations and an affirmative marketing plan to be adopted by the municipality. Since the inception of the Township rehabilitation program a total of 59 units have utilized the loan program. Currently

there are 34 outstanding loans that have not been repaid. The Township anticipates that a minimum of ten of the units which are rehabilitated under this program will request a loan forgiveness and enter into the appropriate deed restrictions to qualify as an affordable housing unit.

#### Rehabilitation Program – 10 credits

Total Miscellaneous Credits: 40 of which 4 units will be very low-income units.

#### Bonus Provisions

In accordance with N.J.A.C. 5:97-3.20 the Township of Mullica can anticipate bonus credits for up to 25% of the projected growth share obligation. Thus with a projected growth share obligation of 59 units the Township can earn up to 14.75 bonus credits.

The Township of Mullica estimates qualifying for 7.25 bonus credits for rental units and supportive housing units. The bonus credits are highlighted in Table 27 – COAH Obligation.

The Township will qualify for a total of 0.25 bonus credits for supportive housing units in accordance with N.J.A.C. 5:97-3.6(a)2. The Township will also qualify for a total of 7 bonus credits for rental units.





## Implementation Schedule

In accordance with N.J.A.C.5:97-3.2(a)4 the Township has created the following implementation schedule. This schedule is approximate at best and the timing of any of the proposed developments is dependant upon market conditions.

Please note that the projected obligation is based upon the Township generating an obligation of 3,925 units per year between 2009 through 2018. Using COAH projections of 59 units of which 19.24 units are already obligated, from 2004 through 2008.  $(59 - 19.24 = 39.76$  and  $39.76/10 = 3.98$  units per year)

Supportive Housing	ARC	4			4.25																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																																														
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## V. SPENDING PLAN

The Township has not implemented a Development Fee ordinance but intends to do so as part of this plan to address the non-residential impact fee imposed statewide. The Township does not forecast any development fees from the non-residential 2.5% impact fee as no development is currently pending. Any money collected from the non-

residential development fees will be utilized towards the Market to Affordable program as proposed in the Fair Share Plan.

The Township does not intend to create a development fee for residential development.